

Your Own International Bank



Bank of Credit and Commerce International.

Reception area of
the London main office
at 100 Leadenhall Street,
London EC3.



Front view (exterior) of
the London main office.





Can You Bank on your Bank Manager?

This is the basic question you ought to ask yourself when opening an account with a Bank.

We believe that when you open an account with us, a friendly partnership starts. An investment in each others affairs. You are a customer for us. Fine. But we try to do a little more for you because you are also the future for us. It's your well-being, your happiness and your prosperity that eventually determines our own growth.

Therefore, you will find that we are always there to discuss and render our expert advice on your plans and problems con-

cerning personal and business finance. Be it simple disbursements and short term loans, or the more complicated management of your larger investments. In the following pages we have described some of our services in greater detail.

We know that times are not always smooth for everybody. So you would generally find us in readiness for you to lean on, if such an eventuality arises. We take pride in saying that **OUR SERVICE IS A PERSONAL RELATIONSHIP.**

We are a very International People too. You'll find that many of our Managers and

Officers have an international background and have banking experience and contacts throughout the business world. They will put truly world-wide services at your disposal through our correspondent arrangements with Banks overseas.

We may really be the right kind of people for you to bank upon at all times. Call the Manager of your local branch. He is waiting for you.



Current and Deposit Accounts

Current Account:

You can open a current account with the BCC with as little as £10. Usually you can then have any cash, cheques, dividends, etc., credited to this account. Withdrawals can be made by using the withdrawal forms and/or by issuing a cheque. A cheque book will generally be issued for this purpose and making other disbursements.

No interest is payable on your balance in the Current account. However surplus funds can be transferred to a short term (7 to 30 days) deposit account earning interest. No charge would be payable if your account remains in credit balance of £50 generally. There will be a small charge on debit entries in accounts with substantial transactions.

Deposit Account:

A deposit account can be opened with the BCC with a sum of £5 or more. Rates of interest are attractive and competitive. Higher rates of interest are available depending upon the amount and the duration of the deposit.





Term Loans and Overdraft

Loan facilities are available for acquisition, expansion or initiation of a business of a stable nature on mutually acceptable terms and conditions. Proper securities and collaterals are required for larger loans of this nature.

Rates of interest payable on loans are in line with other reputed Banks and are linked with the Bank base rate.

Loans will be repayable on the basis of agreed periodic instalments whereas overdrafts as per agreed terms.

Terms and conditions for loans and overdrafts can be negotiated with the Branch Managers who will give complete guidance in each individual case.





Export and Import Letters of Credit



BCC has thoroughly experienced and highly specialized staff to render expert advice and personalized service on matters appertaining to Export and Import. Whether you are an Importer or

an Exporter we offer our correspondent services throughout the world for handling transactions on your behalf. We will furnish complete guidance and handle documents at all stages of the deal.

You need not necessarily be one of our existing customers for making use of these services.



Remittances to other countries



Within the permitted Exchange Control regulations funds can be remitted through any of our branches. Besides, if you should be travelling abroad for business or pleasure, BCC will furnish all help

concerning issuance of travellers' cheques and other related documents.

These facilities are available to our customers as well as non-customers. The Manager at each

branch will be glad to discuss the requirements and make the arrangements.



Syndication of Loans and Portfolio Management

Syndication of Loans:

BCC participates in various syndicated loans for larger investments for commercial and industrial projects from time to time.



Portfolio Management:

Expert advice is given to investors in stocks and shares and their portfolio is managed by highly specialized and experienced staff

position to obtain information regarding all classes of stocks and shares.



The Manager at the main branch will be glad to discuss projects and render assistance.

to ensure security of the capital and maximum growth. BCC keeps constant touch with the leading stock markets and is in a

BCCI HOLDINGS (LUXEMBOURG) S.A.

Consolidated Statement of Condition As on December 31, 1975

Resources	U.S. \$
Cash on Hand	1,901,388
Due from Banks	571,794,543
Due from Affiliates	57,606,107
Advances Under Central Banks' Refinance Scheme	75,563,095
Other Loans & Advances	457,548,744
(Total Advances)	(533,111,839)
Investment in Securities	4,791,006
Investment in Affiliates and Unconsolidated Subsidiary	7,927,599
Capitalized Expenditure	2,569,368
Other Resources	21,668,999
Premises and Equipment	5,000,643
Total Resources	1,206,371,492
Liabilities/Capital Fund	
Capital	
Authorised	25,000,000
Paid Up	15,500,000
Subordinated Loan	1,500,000
Reserves	1,105,268
Stock Dividend	3,200,000
Unappropriated Group Profit	2,676,935
Total Capital Fund	23,982,203
Due to Banks	89,686,700
Demand Deposits	106,275,721
Savings and Time Deposits	917,329,276
(Total Deposits)	(1,023,604,997)
Refinancing Funds from Central Banks	37,806,710
Provision for Taxes	1,901,167
Other Liabilities	29,389,715
Total Liabilities and Capital Fund	1,206,371,492

Consolidated Statement of Earnings For the year ended December 31, 1975

Operating Income	U.S. \$
Interest and Discount Received	69,647,567
Commission and Exchange	9,246,080
Income on Investment	1,513,227
Other Operating Income	1,612,151
	82,019,025
Operating Expenses	
Interest on Deposits	58,878,836
Salaries and Related Costs	5,692,624
Occupancy Expenses	2,387,874
Depreciation on Furniture, Equipment and Capitalized Expenditure	1,088,106
Other Operating Expenses	5,439,100
	73,486,540
Taxes	1,837,000
Profit for the year	6,695,485
	82,019,025
Profit as above	6,695,485
Appropriations	
Stock Dividend	3,200,000
General Reserve	400,000
Other Reserves	418,550
	4,018,550
Unappropriated Group Profit	2,676,935



Foreign Currency Accounts and Exchange

Being an International Bank, we are in a position to open accounts in any major currencies of the world. However restrictions will have to be observed under the foreign exchange regulations by the residents of certain countries,

Details are available at 100 Leadenhall Street, London EC3.

We can also undertake the buying and/or selling of various currencies on your behalf for payments towards travel and purchase of goods and/or services. We provide



e.g. U.K. Short term visitors and the tourists can also open accounts under certain conditions.

most advanced communication facilities to keep up to the minute contacts with important financial centres throughout the world.



U.K. BRANCHES

London Main Office

100 Leadenhall St.
London EC3A 3AD
Telephone: 01-283 8566
60-61 Mark Lane, London EC3
Tel: 01-481 8891
12 Edgware Road, London W2 2EN
Tel: 01-723 3065
33 Upper Tooting Road
London SW17 7TR
Tel: 01-767 1113
171-175 Brompton Road
London SW3 1NF
Tel: 01-589 9171

Birmingham

358-360 Stratford Road, Sparkhill
Birmingham BLL 4AX
Tel: 021-773 4231 and 021-772 8047

Bradford

28 Cheapside, Bradford
Yorkshire BD1 4JA
Tel: 0274 24953 and 0274 25143

Coventry

434 Foleshill Road, Coventry CV6 5JK
Tel: 0203 663373

Glasgow

482 Sauchiehall St.
Glasgow G2 3LW
Tel: 041-3311787

Leicester

128 Evington Road, Leicester
Tel: 0533 735359

Manchester

11 St. Peters Sq., Manchester
Tel: 061-236 4007 and 061-236 1983

Southall

36 King St., Southall, Middlesex
Tel: 01-571 3191

5/7 High St., Southall, Middlesex
Tel: 01-574 8367

Wembley

28 Ealing Road, Wembley, Middlesex
Tel: 01-903 1078

Wolverhampton

25 Lichfield Road
Wolverhampton WV1 1EQ
Tel: 0902 23523

OTHER BRANCHES

Luxembourg Head Office

39 Boulevard Royal
Luxembourg

Abu Dhabi

Shaikh Khalifa Road
New Market
Shaikh Hamdan Road
Al-Ain, Airport Road

Ajman

Amman (Jordan)

Dubai

Deira Dubai
Dubai
Sikkat-al-Khail
Yusuf Baker Road Deira
Airport Deira

Mauritius

Port Louis

Muttrah (Oman)

Sanaa (North Yemen)

Sharjah

Sharjah Main
Old Market Sharjah
Khorfakhan

Ummalqaiwan

West Germany

Frankfurt

Subsidiaries & Affiliates

Hong Kong

BCCI Finance International Ltd.

Kuwait

Kuwait International Finance Company SAK

Oman

National Bank of Oman

Iran

Iran Arab Bank, Tehran

BANK OF CREDIT AND COMMERCE
INTERNATIONAL (OVERSEAS) LTD.

